

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH M. PANIGALL  
SHEILA A. PANIGALL

Debtors

RONDA J. WINNECOUR, TRUSTEE

Movant,

v.

PHEAA FRN

Respondent

Bankruptcy No. 18-24599-CMB

Chapter 13

Related to Claim No. 7

**NOTICE OF COMPLIANCE**

Creditor Pennsylvania Higher Education Assistance Agency (“PHEAA”) hereby provides the Court with the following notice of its compliance with the Court’s order of August 18, 2021 (Doc. 137):

1. On November 28, 2018, Debtors Joseph M. Panigall and Sheila A. Panigall (“Debtors”) filed the present bankruptcy under Chapter 13. *See* Doc. 1.
2. On December 31, 2018, PHEAA filed proof of its claim with regard to amounts owed on Debtors’ student loans in the amount of \$12,390.70 (the “Original Claim”). *See* Claim 7-1. PHEAA’s claim is identified on the Claims Register as Claim No. 7. *Id.*
3. PHEAA’s Original Claim inadvertently included a full social security number.
4. On July 26, 2021, Trustee Ronda J. Winnecour (“Trustee”) filed a motion to compel PHEAA to file a Local Form 37 to restrict public access to the Original Claim, file an

amended claim that redacts the social security number, and provide Debtors with one year of credit monitoring (the “Motion to Compel”). *See* Doc 137.

5. On August 18, 2021, the Court entered a default order (“Order”), in which the Court ordered as follows:

ORDERED that within thirty days of the date of this Order, [PHEAA] shall file an amended claim omitting all but the final four digits of the debtor’s social security number, and

ORDERED that within thirty days of the date of this Order, [PHEAA] shall file Local Form 37, and

ORDERED that [PHEAA] shall provide the Debtors with a year’s subscription to a credit monitoring service, and

ORDERED that failure to amend the claim timely will result in disallowance of the claim.

*See* Doc. 137.

6. PHEAA hereby provides the Court with notice that it has fully complied with the Order.

7. On August 4, 2021, PHEAA filed an amended claim that removed all but the last four digits of Debtors’ social security number (the “Amended Claim”). *See* Claim 7-2.

8. On August 23, 2021, PHEAA filed a Local Form 37 requesting that the Court restrict access to the Original Claim. *See* Doc. 139.

9. As of the filing of this Notice, PHEAA reasonably believes that public access has been restricted to the Original Claim because the Court’s ECF Registry of Claims says that the Original Claim is “not available.” *See* Doc. 7-1.

10. On September 2, 2021, PHEAA sent correspondence to Debtors offering credit monitoring services for a period of one year.

11. On September 7, 2021, counsel for Trustee represented to PHEAA via email that PHEAA has complied with the Order.

12. On September 14, 2021, counsel for Debtors represented to PHEAA via email that PHEAA has complied with the Order.

WHEREFORE, Creditor Pennsylvania Higher Education Assistance Agency hereby provides Court with notice it has fully and completely complied with the Court's order of August 18, 2021.

Dated: September 15, 2021

Respectfully submitted,

BRYAN CAVE LEIGHTON PAISNER LLP

By: /s/ Meryl Macklin

Meryl Macklin  
Three Embarcadero Center, 7th Floor  
San Francisco, California 94111-4070  
Telephone: (415) 675-3400  
Facsimile: (415) 675-3434  
Email: [meryl.macklin@bclplaw.com](mailto:meryl.macklin@bclplaw.com)

*Counsel for Defendant Pennsylvania Higher  
Education Assistance Agency*

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that, on September 15, 2021, a copy of the foregoing document has been e-filed using the CM/ECF system, which will send notification of such filing, to each of the following parties:

Abagale E. Steidl, Esq.  
Steidl & Steinberg  
707 Grant Street  
28th Floor – Gulf Tower  
Pittsburgh, PA 15219  
*Counsel for Debtors Joseph M. Panigall and Sheila A. Panigall*

Joseph S. Sisca, Esq.  
Assistant U.S. Trustee  
Office of the United States Trustee  
Suite 970, Liberty Center  
1001 Liberty Avenue  
Pittsburgh, PA 15222

Katherine DeSimone, Esq.  
U.S. Steel Tower – Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
*Counsel for Trustee Kathernine DeSimone*

/s/ Meryl Macklin